

**Certificate of Notice Page 1 of 2**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Stephen Eugene Malinich  
Debtor

Case No. 19-13346-mdc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: TashaD  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2019.

db +Stephen Eugene Malinich, 240 Valley Road, Lancaster, PA 17601-3412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
KEVIN G. MCDONALD on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
MITCHELL A. SOMMERS on behalf of Debtor Stephen Eugene Malinich sommersesq@aol.com,  
kjober@ptd.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
STEPHEN EUGENE MALINICH ) CHAPTER 7  
 )  
Debtor ) No. 19-13346


**ORDER**

AND NOW, this 26<sup>th</sup> day of June, 2019, upon the motion of Debtors to avoid an alleged judicial lien CV-385-2018 filed in MDJ 02-1-02, David P. Miller, Lancaster, Pennsylvania, or nonpossessory, nonpurchase money security interest [if relevant] of Discover Bank in Debtors' exempt, real or personal property located at 240 Valley Road, Lancaster, Pennsylvania, and upon Debtors having asserted that the alleged lien is subject to avoidance pursuant to Section 522(f)(1), 11 U.S.C. § 522(f)(1), and upon Debtor[s] having certified that adequate notice of the motion was sent to the lienholder and that no answer or other response to the motion has been filed.

IT IS HEREBY ORDERED that the motion is granted by default and the above judicial lien and/or a nonpossessory, nonpurchase money security interest of Capital One Bank (U.S.A.), N.A. if any, in Debtors' real or personal property located at 240 Valley Road, Lancaster, Pennsylvania, is avoided to the extent it impairs Debtors' exemption.

IT IS FURTHER ORDERED, pursuant to Section 349(b)(1)(B), 11 U.S.C. §349(b)(1)(B), that dismissal of this case reinstates any lien voided under Section 522.

BY THE COURT

  
Magdelaine D. Coleman  
Chief United States Bankruptcy Judge